

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In re: Daniel & Opal Hoffman

Chapter 13
Case No.: 21-12309

REQUEST TO MODIFY CONFIRMED CHAPTER 13 PLAN

1. The person requesting this plan modification is:

 X

The Debtor;

The Chapter 13 Trustee;

the holder of an unsecured claim Name: _____

2. Service: A certificate of service must be filed with this request for plan modification, together with the modified Wisconsin Local Form 3015-1.1

3. Designate one of the following:

 X

A copy of this proposed modification has been served on the parties (the debtor, the trustee, the United States Trustee and all creditors) as required by Fed. R. Bank. P. 3015(g); or

A motion requesting limited service is being filed simultaneously with the Court.

4. I request the following modification of the Chapter 13 Plan last confirmed by the Court:

***SEE ATTACHED

II, A – Monthly Plan payments:

Debtors paid \$34,325.00 into the plan through 7/31/2023. Debtors will no longer skip summer months as the joint Debtor's pay schedule has changed and she receives pay throughout the year. Payments of \$2,472 shall be made monthly for the remaining 39 months of the Plan. The total of estimated payments to the Trustee is \$130,733.

III, A - Secured Claims:

3. Nationstar Mortgage shall file a supplemental claim in the amount of \$17,630. This claim shall be paid in full at 0% interest, pro-rata.

VIII – Non-Standard Plan Provisions:

Debtors will no longer skip summer months as the joint Debtor's pay schedule has changed and she receives pay throughout the year. Payments of \$2,472 shall be made monthly for the remaining 39 months of the Plan

UNITED STATES BANKRUPTCY COURT, WESTERN DISTRICT OF WISCONSIN

www.wiwb.uscourts.gov

CHAPTER 13 PLAN (Individual Adjustment of Debts)

- ☐ _____ Original Plan
- ☐ _____ Amended Plan (Indicate 1st, 2nd, etc. Amended, if applicable)
- ☒ 2nd _____ Modified Plan (Indicate 1st, 2nd, etc. Modified, if applicable)

DEBTOR: Daniel C. Hoffinan JOINT DEBTOR: Opal L. Hoffman CASE NO.: 21-12309

SS#: xxx-xx- 1206 SS#: xxx-xx-8464

I. NOTICES

- To Debtors: Plans that do not comply with local rules and judicial rulings may not be confirmable. All plans, amended plans and modified plans shall be served upon all creditors and a certificate of service filed with the Clerk pursuant to Local Rules 3015-1, 3015-2, and 3015-3.
- To Creditors: Your rights may be affected by this plan. You must file a timely proof of claim in order to be paid. Your claim may be reduced, modified or eliminated.
- To All Parties: The plan contains no nonstandard provisions other than those set out in paragraph VIII. Debtor(s) must check one box on each line listed below in this section to state whether the plan includes any of the following:

| | | |
|--|--|--|
| The valuation of a secured claim, set out in Section III, which may result in a partial payment or no payment at all to the secured creditor | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| Avoidance of a judicial lien or nonpossessory, nonpurchase-money security interest, set out in Section III | <input type="checkbox"/> Included | <input checked="" type="checkbox"/> Not included |
| Nonstandard provisions, set out in Section VIII | <input checked="" type="checkbox"/> Included | <input type="checkbox"/> Not included |

TO ALL PARTIES:

Unless otherwise provided for in this plan, the Trustee shall disburse payments in the following order: administrative expenses including trustee and attorney fees, secured claims, priority claims, general unsecured claims.

II. PLAN PAYMENTS, LENGTH OF PLAN AND DEBTOR(S)' ATTORNEY'S FEE

- A. **MONTHLY PLAN PAYMENT:** This Plan pays for the benefit of the creditors the amounts listed below, including trustee's fees beginning 30 days from the filing/conversion date. Debtor(s) will make payments by employer wage order, unless otherwise specified herein. The payments must be made for the Applicable Commitment Period, either 36 or 60 months, or for a shorter period that is sufficient to pay allowed nonpriority unsecured claims in full.

1. \$34,325.00 for _____ months;
2. \$2,472.00 for 39 months;
3. \$0.00 for _____ months;
4. \$0.00 for _____ months;
5. \$0.00 for _____ months;
6. \$0.00 for _____ months;
7. \$0.00 for _____ months;

The total amount of estimated payments to the trustee: \$130,733.00

B. DEBTOR(S)' ATTORNEY'S FEE: ☐ NONE ☐ PRO BONO

Total Fees: \$4500.00 Total Paid: \$140.75 Balance Due: \$4359.25
 Payable \$0.00 /month (Months to)

III. TREATMENT OF SECURED CLAIMS**A. SECURED CLAIMS:** ☐ NONE

[Retain Liens pursuant to 11 U.S.C. §1325 (a)(5)] Mortgage(s)/Lien on Real or Personal Property:

1. Creditor: Nationstar Mortgage LLCAddress: 8950 Cypress Waters
Blvd.
Coppell, TX 75019Arrearage/ Payoff on Petition Date \$74,587 / \$296,740.84[Select Payment Type] \$0.00 /month

Account No.: _____

Other: Arrears of \$74,587 to be paid in full through the plan at 0% interest, pro-rata☒ Real Property☒ Principal Residence☐ Other Real Property

Check one below for Real Property:

☒ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral:

W8110 Phillips Rd
Poynette, WI 53955☐ Personal Property/Vehicle

Description of Collateral: _____

2. Creditor: Capital One Auto FinanceAddress: 4515 N. Santa Fe Ave.
Oklahoma City, OK
73118Arrearage/ Payoff on Petition Date \$0.00 / \$23,750[Select Payment Type] \$445.48 /monthAccount No.: 6466Other: The balance to be paid in full 4.75% interest with equal monthly payments of \$445.48☐ Real Property☐ Principal Residence☐ Other Real Property

Check one below for Real Property:

☐ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly

Address of Collateral: _____

☒ Personal Property/VehicleDescription of Collateral: 2017 Dodge Ram - VIN 1C6RR7FT6HS8346443. Creditor: Nationstar Mortgage LLC - supplemental claimAddress: 8950 Cypress Waters
Blvd.
Coppell, TX 75019Arrearage/ Payoff on Petition Date \$17,630.00[Select Payment Type] \$0.00 /month

Account No.: _____

Other: To be paid in full through the plan at 0% interest, pro-rata

☒ Real Property☒ Principal Residence☐ Other Real Property

Address of Collateral:

W8110 Phillips Rd

Poynette, WI 53955

☐ Personal Property/Vehicle

Description of Collateral: _____

Check one below for Real Property:

☒ Escrow is included in the regular payments☐ The debtor(s) will pay ☐ taxes ☐ insurance directly**B. VALUATION OF COLLATERAL:** ☐ NONE

IF YOU ARE A SECURED CREDITOR LISTED BELOW, THE PLAN SEEKS TO VALUE THE COLLATERAL SECURING YOUR CLAIM IN THE AMOUNT INDICATED. A SEPARATE MOTION WILL ALSO BE SERVED UPON YOU PURSUANT TO BR 7004 AND LR 3015-1.

1. REAL PROPERTY: ☒ NONE2. VEHICLES(S): ☒ NONE3. PERSONAL PROPERTY: ☒ NONE**C. LIEN AVOIDANCE** ☐ NONE

☐ Judicial liens or nonpossessory, nonpurchase money security interests securing the claims will be avoided to the extent that they impair the exemptions under 11 U.S.C. § 522 as listed below. A separate motion will also be served pursuant to BR 7004 and LR 3015-1.

| | |
|--------------------|-------------------|
| 1. Creditor: _____ | Collateral: _____ |
| Address: _____ | Exemption: _____ |
| Account No.: _____ | |

D. SURRENDER OF COLLATERAL: Secured claims filed by any creditor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.☒ NONE**E. DIRECT PAYMENTS SECURED CLAIMS:**☐ NONE

☐ The debtor(s) elect to make current payments directly to each secured creditor listed below. Nothing herein is intended to terminate or abrogate the debtor(s)' state law contract rights.

| Name of Creditor | Last 4 Digits of Account No. | Description of Collateral (Address, Vehicle, etc.) |
|---------------------|------------------------------|--|
| Nationstar Mortgage | 6217 | W8110 Phillips Rd Poynette, WI 53955 |

IV. TREATMENT OF FEES AND PRIORITY CLAIMS [as defined in 11 U.S.C. §507 and 11 U.S.C. § 1322(a)(4)]**A. ADMINISTRATIVE FEES OTHER THAN DEBTOR(S)' ATTORNEY'S FEE:** ☒ NONE**B. PRIORITY TAX CLAIMS:** ☒ NONE**C. DOMESTIC SUPPORT OBLIGATION(S):** ☒ NONE**D. OTHER:** ☒ NONE**V. TREATMENT OF UNSECURED NONPRIORITY CREDITORS****A.** Pay \$0.00 /month

Pro rata dividend will be calculated by the Trustee upon review of filed claims after bar date.

B. ☐ If checked, the Debtor(s) will amend/modify to pay 100% to all allowed unsecured nonpriority claims.**C. SEPARATELY CLASSIFIED:** ☒ NONE

*Debtor(s) certify the separate classification(s) of the claim(s) listed above will not prejudice other unsecured nonpriority creditors pursuant to 11 U.S.C. § 1322.

VI. EXECUTORY CONTRACTS AND UNEXPIRED LEASES: Secured claims filed by any creditor/lessor granted stay relief in this section shall not receive a distribution from the Chapter 13 Trustee.

☒ NONE

VII. INCOME TAX RETURNS AND REFUNDS: ☐ NONE

- ☒ Debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 U.S.C. § 521.
- ☐ The debtor(s) is hereby advised that the chapter 13 trustee has requested that the debtor(s) comply with 521(f) 1-4 on an annual basis during the pendency of this case. The debtor(s) will not provide tax returns unless requested by any interested party pursuant to 11 USC 521. If returns are requested, the debtor(s) hereby acknowledge that the deadline for providing the Trustee with their filed tax returns is on or before May 15 of each year the case pending.

VIII. NON-STANDARD PLAN PROVISIONS ☐ NONE

- ☒ Nonstandard provisions must be set forth below. A nonstandard provision is a provision not otherwise included in the Local Form or deviating from it. Nonstandard provisions set out elsewhere in this plan are void.

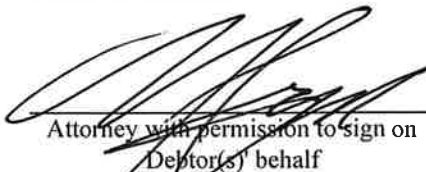
Debtors will no longer skip summer months as the joint Debtor's pay schedule has changed and she receives pay throughout the year. Payments of \$2,472 shall be made monthly for the remaining 39 months of the Plan

☐ Mortgage Modification Mediation

PROPERTY OF THE ESTATE WILL VEST IN THE DEBTOR(S) UPON PLAN CONFIRMATION.

I declare that the foregoing chapter 13 plan is true and correct under penalty of perjury.

| | |
|-------------------|-----------------|
| Debtor | Joint Debtor |
| Daniel C. Hoffman | Opal L. Hoffman |
| Date | Date |

 8-27-23

Attorney with permission to sign on Debtor(s) behalf Date

By filing this document, the Attorney for Debtor(s) or Debtor(s), if not represented by counsel, certifies that the wording and order of the provisions in this Chapter 13 plan are identical to those contained in Local Form Chapter 13 Plan and the plan contains no nonstandard provisions other than those set out in paragraph VIII.

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In Re:

Daniel C. Hoffman
Opal L. Hoffman

Case No. 21-12309
Chapter 13

Debtor(s)

**NOTICE OF DEBTORS' REQUEST TO MODIFY CONFIRMED
CHAPTER 13 PLAN**

PLEASE TAKE NOTICE that the above-named Debtors, Daniel and Opal Hoffman, by their attorneys, Krekeler Law, S.C., have filed papers with the Court to Modify the Debtors' Chapter 13 Plan, a copy of which is attached hereto and incorporated herein.

Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)

If you do not want the court to eliminate or change your claim, then on or before **twenty-one (21) days** from the date of this Notice, you or your attorney must:

File with the court a written objection and request for hearing, explaining your objection to Debtors' Request to Modify Confirmed Chapter 13 Plan and 2nd Modified Plan at:

United States Bankruptcy Court
120 North Henry Street
Madison, WI 53703

If you mail your objection to the court for filing, you must mail it early enough so the court will **receive** it on or before the date stated above.

You must also mail a copy to:

Attorney Michelle A. Angell
Krekeler Law S.C.
26 Schroeder Ct., Ste 300
Madison, WI 53711

U.S. Trustee
780 Regent Street, Suite 304A
Madison, WI 53715

If you or your attorney does not take these steps, the court may decide that you do not oppose the Debtors' Request to Modify Confirmed Chapter 13 Plan and the terms of the 2nd Modified Plan and, therefore, may enter an order granting said 2nd Modified Chapter 13 Plan.

Dated this 22nd day of August, 2023.

KREKELER LAW, S.C.

By: 

Michelle A. Angell

State Bar No. 1063924

Attorneys for Debtors,

Daniel and Opal Hoffman

ADDRESS:

26 Schroeder Ct.

Suite 300

Madison, WI 53711

(608) 258-8555

mangell@ks-lawfirm.com

UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF WISCONSIN

In Re:

Daniel C. Hoffman
Opal L. Hoffman

Case No. 21-12309
Chapter 13

Debtor(s)

AFFIDAVIT OF MAILING

STATE OF WISCONSIN)
) ss.
COUNTY OF DANE)

The undersigned, being first duly sworn on oath, deposes and says that on August 22, 2023, the Debtors' Request to Modify Confirmed Chapter 13 Plan, 2nd Modified Plan, and Notice of Debtors' Request to Modify Confirmed Chapter 13 Plan was electronically filed with the Clerk of Court and served upon the United States Trustee, the Debtors' attorney, and any other person designated by the Court using the ECF system.

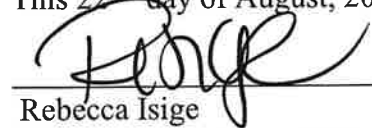
The undersigned, being first duly sworn on oath, deposes and says that on August 22, 2023, the undersigned mailed, properly enclosed in a postpaid envelope, a copy of the Debtors' Request to Modify Confirmed Chapter 13 Plan, 2nd Modified Plan, and Notice of Debtors' Request to Modify Confirmed Chapter 13 Plan to all on the attached list and to:

Daniel and Opal Hoffman
W8110 Phillips Rd.
Poynette, WI 53955



Janet Ciha

Subscribed and sworn to before me
This 22nd day of August, 2023



Rebecca Isige
Notary Public, State of Wisconsin
My commission expires: 8/30/2025

| | | |
|--|--|--|
| <p>Label Matrix for local noticing 758-3 ase 3-21-12309-cjf estern District of Wisconsin www.wiwb.uscour adison ue Aug 22 15:18:56 CDT 2023</p> | <p>AIS Portfolio Services LP Attn: Capital One Auto Finance 4515 N. Santa Fe Ave,, Dept. APS Oklahoma City, OK 73118-7901</p> | <p>(p)ALASKA USA FCU ATTN BANKRUPTCY 4220 B STREET ANCHORAGE AK 99503-5911</p> |
| <p>aspirus Inc O Box 1008 ausau, WI 54402-1008</p> | <p>Attorney Joseph R. Johnson Kohn Law Firm, S.C. 735 N. Water Street, Suite 1300 Milwaukee, WI 53202-4106</p> | <p>Attorney Kirk R. Emick Kohn Law Firm SC 735 N Water St., Ste 1300 Milwaukee, WI 53202-4106</p> |
| <p>ccess Financial ba Check 'n Go 755 Montgomery Rd incinnati, OH 45236-4291</p> | <p>BUREAUS INVESTMENT GROUP PORTFOLIO NO 15 LLC PO Box 788 Kirkland, WA 98083-0788</p> | <p>Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701</p> |
| <p>onded Collectors of Wisconsin, Inc. O. Box 83 ortage, WI 53901-0083</p> | <p>Bureaus Investment Group Portfolio No 15 LLC PO Box 788 Kirkland, WA 98083-0788</p> | <p>Capital One - Maurices PO Box 30253 Salt Lake City, UT 84130-0253</p> |
| <p>apital One Auto /o Disputes O Box 259407 lano, TX 75025-9407</p> | <p>Capital One Auto Finance 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901</p> | <p>Capital One Auto Finance, a division of AIS Portfolio Services, LP 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901</p> |
| <p>apital One Auto Finance, a division of Capi 515 N Santa Fe Ave. Dept. APS klahoma City, OK 73118-7901</p> | <p>Capital One Bank PO Box 30281 Salt Lake City, UT 84130-0281</p> | <p>Capital One Bank c/o American InfoSource PO Box 71083 Charlotte, NC 28272-1083</p> |
| <p>apital One Bank (USA) merican InfoSource as agent 515 N. Santa Fe Ave klahoma City, OK 73118-7901</p> | <p>Capital One Bank (USA), N.A. by American InfoSource as agent PO Box 71083 Charlotte, NC 28272-1083</p> | <p>Cash Central 6785 Bobcat Way, Suite 200 Dublin, OH 43016-1443</p> |
| <p>ash Net USA .75 West Jackson Blvd, Suite 1000 hicago, IL 60604-2863</p> | <p>Charter Communications 2701 Daniels Street Madison, WI 53718-6792</p> | <p>Check 'N Go 2830 New Pinery Rd, Ste I Portage, WI 53901-9263</p> |
| <p>heck N Go 531 8th St S isconsin Rapids, WI 54494-6162</p> | <p>Comenity Bank Bankruptcy Department PO Box 182125 Columbus, OH 43218-2125</p> | <p>Comenty Bank - JJill PO Box 182789 Columbus, OH 43218-2789</p> |
| <p>Comenty Bank - Lane Bryant O Box 182789 olumbus, OH 43218-2789</p> | <p>Commenity Bank - Ulta PO Box 182120 Columbus, OH 43218-2120</p> | <p>Dish Network 9601 S Meridian Blvd Englewood, CO 80112-5905</p> |

| | | |
|---|--|---|
| Divine Savior Healthcare PO Box 387 Portage, WI 53901-0387 | Christopher C. Drout Gray & Associates, L.L.P. 16345 West Glendale Drive New Berlin, WI 53151-2841 | ECMC PO Box 16408 Saint Paul, MN 55116-0408 |
| Educational Credit Management Corporation P.O. Box 16408 St. Paul, MN 55116-0408 | Evan Lincoln Moscov Law Office of Evan Moscov 325 Washington St., Suite 303 Waukegan, IL 60085-5526 | Fed Loan Servicing P.O Box 60610 Harrisburg, PA 17106-0610 |
| Fingerhut Direct Market ATTN: Customer Service 6250 Ridgewood Road Saint Cloud, MN 56303-0820 | Gray & Associates, L.L.P. Attorney Jay J. Pitner 16345 West Glendale Drive New Berlin, WI 53151-2841 | (p)MARK HARRING ATTN STANDING TRUSTEE 122 WEST WASHINGTON AVENUE SUITE 500 MADISON WI 53703-2758 |
| Daniel C. Hoffman 18110 Phillips Rd Poynette, WI 53955-8801 | Opal L. Hoffman 18110 Phillips Rd Poynette, WI 53955-8801 | IC System, Inc. 444 Highway 96 East PO Box 64378 Saint Paul, MN 55164-0378 |
| IRS - Centralized Insolvency Operations P.O. Box 7346 Philadelphia, PA 19101-7346 | (p)JORA CREDIT 7701 LAS COLINAS RIDGE SUITE #650 IRVING TX 75063-8114 | Kohl's Peritus Portfolio Services II, LLC PO BOX 141509 IRVING, TX 75014-1509 |
| Kohl's Department Store PO Box 3115 Milwaukee, WI 53201-3115 | J. David Krekeler Krekeler Law, S.C. 26 Schroeder Court, Ste 300 Madison, WI 53711-2503 | LVNV Funding LLC PO Box 10587 Greenville, SC 29603-0587 |
| Madison Gas & Electric Co. PO Box 1231 Madison, WI 53701-1231 | Midland Credit Management PO Box 2037 Warren, MI 48090-2037 | Midland Funding Midland Credit Management Inc. PO Box 2001 Warren, MI 48090-2001 |
| Midwest Recovery Systems LLC 114 Earth City Plaza, Suite 100 Earth City, MO 63045-1303 | Evan L. Moscov Law Office of Evan L. Moscov P.O. Box 8305 Waukegan, IL 60079-8305 | Mr. Cooper Attn: Donald Wooten PO Box 619097 Dallas, TX 75261-9097 |
| (p)NATIONSTAR MORTGAGE LLC PO BOX 619096 DALLAS TX 75261-9096 | Nationstar Mortgage LLC c/o PHILLIP A. NORMAN, P.C. 17035 W. Wisconsin Ave, Suite 150 Brookfield, WI 53005-5734 | Nationstar Mortgage LLC 8950 Cypress Waters Blvd Coppell, TX 75019-4620 |
| Nationstar Mortgage LLC d/b/a Mr. Cooper c/o Gray & Associates, L.L.P. 16345 W Glendale Dr New Berlin, WI 53151-2841 | Nationstar Mortgage LLC d/b/a Mr. Cooper PO Box 619096 Dallas, TX 75261-9096 | Office of the United States Trustee 780 Regent Street Suite 304 Madison, WI 53715-2635 |

PayPal Credit / Synchrony Bank
c/o PRA Receivables management
PO Box 41021
Norfolk, VA 23541-1021

Jay J. Pitner
Gray & Associates, LLP
16345 West Glendale Drive
New Berlin, WI 53151-2841

Plain Green LLC
93 Mark Road Suite 600
PO Box 270
Box Elder, MT 59521-0270

(p)PORTFOLIO RECOVERY ASSOCIATES LLC
PO BOX 41067
NORFOLK VA 23541-1067

(p)PERITUS PORTFOLIO SERVICES II LLC
P O BOX 141419
IRVING TX 75014-1419

Rise
4150 International Ste. 300
Fort Worth, TX 76109-4819

icolopax, LLC
c/o Weinstein & Riley, P.S.
1001 Western Ave., Ste. 400
Seattle, WA 98121-3132

Secretary of Treasury
Treasury Department
1500 Pennsylvania Avenue N.W.
Washington, DC 20220-0001

Securities and Exchange Commission
175 West Jackson Boulevard
Suite 900
Chicago, IL 60604-2908

Kelly M. Smith
Phillip A. Norman P.C.
17035 W. Wisconsin Ave.
Suite 150
Brookfield, WI 53005-5734

(p)STATE COLLECTION SERVICE INC
2509 S STOUTON RD
MADISON WI 53716-3314

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk VA 23541-1021

Jan Thomson
Gray & Associates, LLP
16345 W Glendale Dr
New Berlin, WI 53151-2841

U.S. Department of Education
c/o FedLoan Servicing
P.O. Box 69184
Harrisburg, PA 17106-9184

U.S. Trustee's Office
780 Regent Street, Suite 304
Madison, WI 53715-2635

US Dept. of Education
20 N. Seven Oaks Dr.
Knoxville, TN 37922-2359

United States Treasury
Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Wisconsin Department of Revenue
Special Procedures Unit
P.O. Box 8901
Madison, WI 53708-8901

Wisconsin Department of Revenue
ATTN: Bankruptcy Unit, MS 5-144
P.O. Box 8901
Madison, WI 53708-8901

Wisconsin Dept. of Workforce Development
Division of Unemployment Insurance
P.O. Box 8914
Madison, WI 53708-8914

(p)ALLIANT ENERGY
300 E SHERIDAN AVE
CENTERVILLE IA 52544-2625

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Alaska USA Federal Credit Union
PO Box 196200
Anchorage, AK 99519-6613

Mark Harring
122 West Washington Ave.
Suite 500
Madison, WI 53703-2578

Jora Credit
PO Box 8407
Philadelphia, PA 19101

Nationstar Mortgage
c/o Mr. Cooper
PO Box 619096
Dallas, TX 75261-9741

Portfolio Recovery Associates
PO Box 12914
Norfolk, VA 23541

(d)Portfolio Recovery Associates, LLC
PO Box 41067
Norfolk, VA 23541

| | | |
|--|---|---|
| (d)Portfolio Recovery Associates, LLC POB 12914 Norfolk VA 23541 | RISE Credit Peritus Portfolio Services II, LLC PO BOX 141419 IRVING, TX 75014-1419 | (d)Rise PO Box 141419 Irving, TX 75014-1419 |
| (d)Rise Credit Peritus Portfolio Services II, LLC PO Box 141419 Irving, TX 75015-1419 | State Collection Service PO Box 6250 Madison, WI 53716-0250 | Wisconsin Power & Light Company 300 East Sheridan Centerville, IA 52544 |

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

| | | |
|--|---|--|
| (d)Capital One Auto Finance, a division of Ca 1515 N. Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901 | (d)Capital One Auto Finance, a division of Ca 4515 N Santa Fe Ave. Dept. APS Oklahoma City, OK 73118-7901 | (d)LVNV Funding LLC PO Box 10587 Greenville, SC 29603-0587 |
| (d)Midland Credit Management, Inc. PO Box 2037 Warren, MI 48090-2037 | (d)Opal L. Hoffman W8110 Phillips Rd Poynette, WI 53955-8801 | (d)Wisconsin Department of Revenue ATTN: Bankruptcy Unit, MS 5-144 PO Box 8901 Madison, WI 53708-8901 |

| | |
|----------------------|----|
| End of Label Matrix | |
| Available recipients | 80 |
| Bypassed recipients | 6 |
| Total | 86 |